

# **THIS IS YOUR BANK....**

# **EXCHANGE BANK**

# SANTA ROSA CALIFORNIA

THE SIGHTS OF  
A TERRIBLE DAY

2

FREE PUBLIC LIBRARY  
SANTA ROSA, CALIF.

DEDICATED TO THE  
CIVIC  
EDUCATIONAL  
RECREATIONAL  
DEVELOPMENT  
OF  
SONOMA COUNTY

HOME  
OWNED  
CONTROLLED  
AND  
OPERATED

FREE PUBLIC LIBRARY  
SANTA ROSA, CALIF.



**CHARLES W. REINKING**  
President  
Chairman of the Board

There will always be a place in any community for a "Home Town Bank." A bank managed by men who are a part of that community and who study its problems and potentialities. A bank that works hand in hand with business and industry for the growth and development of the area it serves, and for the prosperity and happiness of its citizens.

A large, handwritten signature in black ink, which appears to be "Charles W. Reinking". The signature is fluid and cursive, with a prominent 'C' at the beginning.

Friends and neighbors are represented on the bank's Board of Directors. Each has been affiliated with Exchange Bank for many years. Their decisions in policy constantly reflects their keen interest in civic and community progress. Representation reflects a background of experience in finance, business and industry.



CHARLES W. REINKING  
Director, President and  
Chairman of the Board;  
Trustee Doyle Trust; Di-  
rector, Golden Gate Bridge  
and Highway District.



EVELYN DOYLE BASSO  
Director and Trustee of  
Doyle Trust; niece of the  
late Frank Doyle.



SPENCE J. DICKSON  
Director; Former Engineer,  
now retired. Trustee Doyle  
Trust. Regent of St.  
Marys College.



HENRY H. LAWS  
Director; Former Lumber  
Executive in Santa Rosa,  
now retired.



WARREN G. DUTTON  
Director; Bank's Appraiser;  
Prominent Farmer and  
Prune Grower.



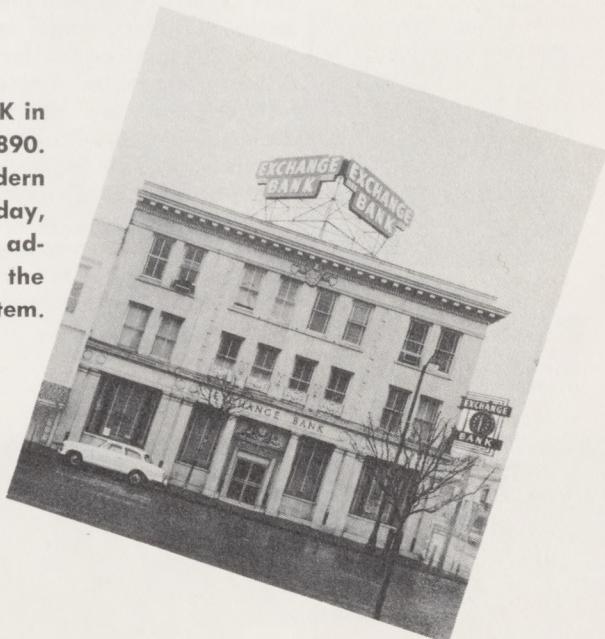
M. I. ALBERTSON  
Secretary of the Board;  
Senior Vice President;  
Active member of Cali-  
fornia banking circles.

Your Board of Directors will continue to guide the bank's destiny in keeping with the needs of Santa Rosa and Sonoma County. They have accepted the challenge of an expanding vigorous community . . . and look forward to the future with confidence in its basic wealth and the resourcefulness of its people.

This is your bank! . . . dedicated to service this area for all banking needs — ever mindful of the economic, civic and educational progress of Santa Rosa and Sonoma County. Since 1890, your home owned bank has continued its growth through its vision and progressive policies in keeping with the growth of our area.

Santa Rosa, the City Designed for Living, has become a cultural center, a medical center for Northern California, a convention city, a vacation area, a community known for its better homes and gardens . . . our area has long been identified as an important figure in its agriculture, fruit, poultry and egg production. Exchange Bank has been keenly interested in these various developments, and through sound financing has had an important part in their continued progress. Confidence is a wonderful thing! It is the underlying theme of every task . . . of every business that is to be successful. Confidence in the future came west with our pioneers — it helped to build Santa Rosa, and it has been the keynote of our progress ever since.

**A FAMILIAR LANDMARK** in  
Santa Rosa since 1890.  
Here is located the modern  
downtown office of today,  
and the offices of all ad-  
ministrative officers of the  
six branch banking system.





ANDREW J. SHEPARD  
Vice President  
Graduate of Stanford University; graduate Banking School, University of Washington, former Manager Montgomery Village Branch. Supervisor of Lending.



GORDON S. HUSBY  
Vice President  
and Cashier  
Certified Public Accountant. Graduate University of California, Graduate of Banking School, University of Washington; formerly with Arthur Andersen & Co.



HAL T. TREBBE  
Vice President  
Active in Civic and Service organizations. Supervisor of Bank's advertising and Public Relations program. Manager of the Credit and Collection department.

There is no substitute for experience! . . . the officers at Exchange Bank's Head Office represent many years in the banking field. Years, that have qualified them to give you sound financial advice on any question or problem.

These officers are all Santa Rosans, home-owners and keenly interested in community progress. They have been thoroughly indoctrinated in the bank's policies of extending a warm, friendly welcome to all customers new and old, whether it be to request a loan or just ask for financial advice. Your bank officers are interested in your financial problems, large or small.

It is a well known fact that in a home-owned institution, leadership must be developed from within . . . in order to accomplish this, an officer participation plan is in effect, in which junior and senior officers have a definite part in bank decisions.

An Executive Committee, consisting of the Senior Officers, plan and develop program, procedure and policy for final Board approval. A Loan Committee meets each morning to confidentially review loan applications received during the previous days business . . . this results in prompt decisions on all requests. Other committees include personnel and operations.

This cooperative management program places the responsibility for major decisions in the hands of a committee rather than on one or two officers.

May 1, 1890	■	\$120,872
Dec. 31, 1900	■	\$298,000
Dec. 31, 1910	■	\$841,000
Dec. 31, 1920	■	\$2,721,000
Dec. 31, 1930	■	\$3,804,000
Dec. 31, 1940	■	\$4,925,000
Dec. 31, 1950	■	
MAY 1, 1959	■	



**JOHN E. GASPARI**  
Assistant Vice President  
Educated in Santa Rosa  
schools; with the bank  
since 1937. Commercial  
and Real Estate Lending  
Officer.



**CECIL BULBECK**  
Assistant Vice President  
Graduate La Salle Extension  
University, Chicago.  
Formerly Manager of the  
Windsor Branch. New ac-  
counts and lending offi-  
cer.



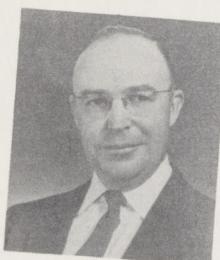
**ANCIL "BUD" MAGRINI**  
Assistant Vice President  
Graduate St. Mary's Col-  
lege; formerly Manager  
Montgomery Village  
Branch, Manager Install-  
ment Loan Department,  
Main Office.



**MELVIN HERMAN**  
General Auditor  
Graduate University of  
California.



**EDWIN WRIGHT**  
Assistant Cashier  
With the bank since  
1929; graduate Santa  
Rosa schools. Assistant  
Operations and Personnel  
officer.



**THOMAS J. McDONALD**  
Assistant Cashier  
With the bank since  
1940; born in Santa  
Rosa. Manager Savings  
Department.



**WAYNE R. EVANS**  
Assistant Cashier  
Formerly with Public Fi-  
nance Corporation. Officer  
in the Credit and Col-  
lection Department.



**EDWARD CONNOR**  
Assistant Cashier  
Educated at the Univer-  
sity of California and  
Armstrong Business Col-  
lege, Berkeley. Formerly  
Assistant Auditor and  
Assistant Controller.

**BANK FIGURES ARE ALIVE . . .** and those illustrated in this chart of resources reflect the growth of Santa Rosa. For example, compare the city as it was ten years ago with today, then look at the figures for those years, which are totals taken from the bank's published statement of condition. As the City has grown so has its home-town bank.

\$21,500,000

\$32,800,000



H. R. "BUD" DeSELLE  
Vice President

With the bank since 1940; graduate Banking School, University of Washington; active in banking and civic organizations. Manager Downtown Office.

The Exchange Bank's downtown office has for many years been the financial center for many Sonoma County business, professional men and farmers.

Downtown Santa Rosa, with its complete shops and department stores, has developed into the shopping center for the area north of San Francisco.

Your home-town bank works closely with all community activities to continue the development of an attractive and complete merchandise and service area.



Your home-town bank is ever alert to new and convenient banking services. In this office is located a complete Installment Loan Department, specializing in the lending services of personal loans, automobile loans, home improvement loans, travel loans and more recently, the installation of a revolving credit program, known as the "Borrow-By-Check" plan.

You will find an eagerness to carry out the policy of unusual service in every department of the downtown office.

## FREE PUBLIC LIBRARY SANTA ROSA, CALIF.

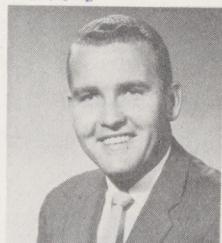
The College Office is the latest and most modern of the bank's growing system, located at the corner of Mendocino Avenue and Steele Lane.

The management of this home-owned bank, dedicated as it is to provide the best in banking services to our city and county, recognized the growth and development that has and continues to take place in this area.

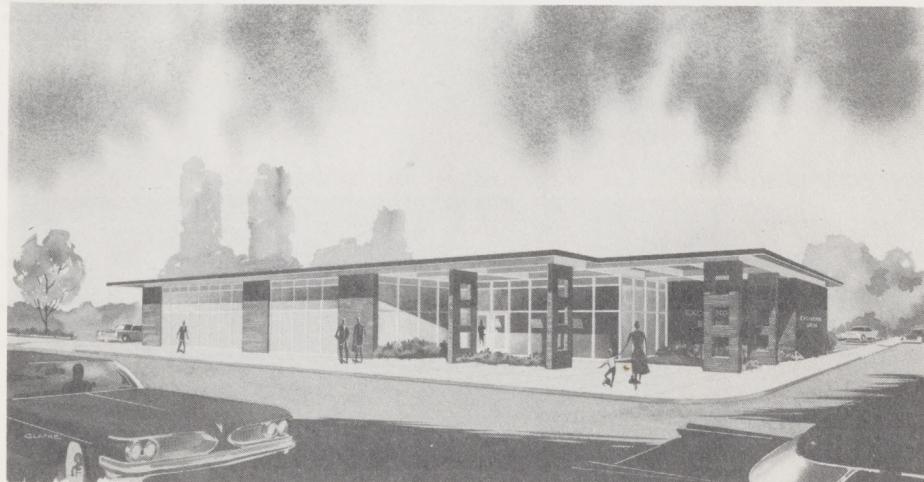
Here is located the new County Administration buildings, the Pacific Telephone Company buildings, San Francisco State College, our own Santa Rosa Junior College and many new businesses and homes.

The College Office was opened in June 1959 offering every banking service with the latest in equipment, and designed for service and efficiency in operation. The large parking lot adjacent to the building makes banking a pleasure at this office.

L. E. "BUD" TRAUGHER  
Assistant Cashier  
Formerly Assistant to the  
Manager, Roseland Drive-  
In office; Assistant, In-  
stallment Loan dept.,  
Downtown office. Assis-  
tant Manager of the Col-  
lege office.



WARD VON TILLOW  
Assistant Cashier  
Educated in local schools  
and San Jose State Col-  
lege. Manager of the  
College Office.



The growth of Santa Rosa since the war has placed additional responsibility on the officers and directors of the bank. To continue as a community bank in the fullest sense, its services had to be carried to all parts of our community.

With the early development of Montgomery Village, a branch bank was opened in 1951 to serve not only the Montgomery Village area but all of Eastern Sonoma County. With the continued growth of business activities and phenomenal expansion of residential construction, the bank was enlarged on two occasions to meet the needs of a complete new, thriving shopping center.

All of this area continues to expand with new business and home construction in the Village, Rincon Valley and Bennett Valley . . . fine new schools are provided for an ever-increasing population.

The Village branch, management and staff members are an intrinsic part of the community and civic life of the area.



HERBERT C. HILLIARD  
Assistant Vice President  
Formerly Manager of  
Roseland and Cotati  
Branches. Manager of  
Montgomery Village  
Branch.



RICHARD McCONKIE  
Assistant Cashier  
Educated in San Francisco  
schools and the University  
of California. Assistant  
Manager, Montgomery  
Village Branch.



Exchange Bank's Roseland Drive-In office, located at the corner of Sebastopol Road and Dutton Avenue is most convenient for busy shoppers and business men in the Western part of the Santa Rosa township. Many of our customers enjoy this "super-market" type service.

With the opening of the Roseland Drive-In, a new type of banking was introduced to Santa Rosa. However, for the customers who may wish to seek financial advice or make application for a loan, a 22 car parking lot is available. Complete banking services are available through the Roseland branch, including commercial and savings deposits, and loans for all worthwhile purposes.



WILLIAM S. TAIT  
Assistant Cashier  
Formerly Assistant Manager  
Montgomery Village Branch.  
Manager of the  
Roseland Branch.



Here again, management recognized the need for neighborhood banking, and the opening of this branch reflects confidence in the progressive development of the area. Since its opening, new business has steadily developed . . . the Roseland shopping center, with its various shops and super market and with adequate parking space has provided the people of this area with unusual service and convenience. We are proud to be a part of the ever-growing Roseland Community!

Exchange Bank's Cotati branch serves an ever-growing community with complete banking services. The branch has contributed substantially to the growth of the area through friendly, efficient service and sound banking policies.

Management recognized the need for financial services for this area, and in December 1941 opened a branch bank. Since its opening, the branch has experienced a steady growth — and in order to serve the increased demands of the area, a new building was constructed in September 1953, and the bank personnel increased to provide adequate service. Whether it be a safe deposit box, a checking or savings account, or a loan — the Cotati staff will welcome you!



EDWIN IVERSON  
Assistant Vice President  
Formerly Manager of the  
Roseland Branch. Manager  
of the Cotati Branch.



The building of the Richmond - San Rafael bridge, the completion of the four lane highway to Santa Rosa and the steady increase in population and economic development have put the Cotati area in the path of abnormal progress. New businesses are finding their way to this area, many new homes are being constructed and a new golf course is under development. The Cotati area reflects a spirit of real prosperity. Your home-owned bank, Cotati branch, stands ready to assist in the community's financial progress!

Exchange Bank's oldest branch, located in Windsor, serves the agricultural and business interests of northern Sonoma County. The Windsor branch opened in March 1925, has experienced a steady growth with the area, and has been a part of its progress and development.

Bank management has continued its faith in community progress . . . . through a general modernization and expansion program. In August 1953 a new building was built to bring all of the conveniences of modern banking to this community.

Agriculture, business, light industry and building construction will continue to high-light the progress of Windsor and its trading area.

Exchange Bank's Windsor branch will be a part of this progress and offers its assistance in the same friendly manner that has identified it as a home-owned institution for over thirty-three years.



RICHARD GRAY  
Assistant Cashier  
Formerly assistant to the  
manager - Windsor and  
Cotati branches. Ass't  
Manager Installment  
Loan department, down-  
town office. Manager of  
the Windsor branch.





FRANK P. DOYLE

Cashier  
1890 - 1916

President  
1916 - 1948

## WHY IS YOUR BANK UNIQUE?

**F**RANK P. DOYLE, one of the founders of your bank in 1890, upon his death in 1948 left a will. A bequest effecting the future of this bank and this community.

He had two grand ideas in mind when he made this will:

1. To preserve the independence of the Exchange Bank as a community institution in the fullest sense.
2. To put to work its income from his shares of stock for the benefit of our young men and women in the establishing of scholarships at the Santa Rosa Junior College.

The two ideas are tied together . . . . the money for worthy students from the Frank P. Doyle and Polly O'Meara Doyle scholarships depends on the successful operation of the bank.

The three trustees of the Doyle Trust; Charles W. Reinking, Evelyn Doyle Basso and Spence J. Dickson are also Directors of the Exchange Bank, vitally interested in the development of the bank and carrying out the Doyle Trust.

The Trust contains 5039 shares of Exchange Bank common stock which represents controlling interest of the 10,000 shares of stock outstanding.

Let us look at the will of Frank Doyle and see how the future of the Exchange Bank has been linked with our community. The Will sets up a Trust composed of shares of Exchange Bank stock and provides that the bank will be managed by Santa Rosans and continued as a locally-owned institution for the benefit of the community.

- \* In the election of a majority of the bank's Board of Directors, the three trustees vote for directors who, in the judgment of the trustees, will best maintain the bank's assets, insure conservative management, and prevent interference in Exchange Bank affairs by outside capital.
- \* Santa Rosans will have an independently owned and managed bank: trustees may not sell the bank's capital stock held in Trust. In the event one trustee dies, the other two appoint a new trustee; and if two die, then the Superior Court of Sonoma County will make the appointments, as set forth in the Trust agreement.
- \* After a provision for the upkeep of Doyle Park, all income from Exchange Bank stock in the Trust will be used for the Doyle Scholarships at Santa Rosa Junior College.



RANDOLPH NEWMAN  
President  
Santa Rosa Junior College

Pictured above is a group of Santa Rosa Junior College Students who are receiving the advantages of a higher education through Frank P. Doyle and Polly O'Meara Doyle Scholarships, with Miss Louise Hallberg, Registrar, (first row center).

The many fine young men and women who have been the recipients of Doyle Scholarships testify with enthusiasm to the vision, generosity, and foresight of Frank P. Doyle and his advisors. The legacy he provided will have a constant and lasting impact for the improvement of the community he loved and the society he served so well. We are forever indebted to this exceptional man for the continuing support he has given worthy young people. Indeed — as Mr. Doyle so well-recognized — they are our greatest strength.

(Signed) RANDOLPH NEWMAN



BEAUTIFUL DOYLE PARK . . . in his will Frank P. Doyle established a Trust to provide the City of Santa Rosa with an annual sum for the improvement and maintenance of the park. Since the beginning of the Trust, \$18,000 has been paid to the City for this purpose. He originally gave the park to the City as a memorial for his son, Frank O'Meara Doyle.

The Frank P. Doyle and Polly O'Meara Doyle Scholarship Trust Fund began the latter part of 1949 at which time 29 students at Santa Rosa Junior College were granted Doyle Scholarships. Since then — through the progressive growth of the community and the bank — over 700 worthy young people have had the advantages of a higher education. The 5039 shares of stock held in this Trust Fund now has a value of over one million dollars.

It is interesting to know on what basis and how Doyle scholarships are granted. This is a program administered entirely by the Junior College, and its general operation is as follows:

Scholarships are based 50% on grade point average, 40% on need and 10% on school activities and leadership. All applications are made through the Registrar of the College.

These applications are reviewed and summarized by the Junior College Scholarship Committee, with recommendations to the College Board of Trustees for final decision. The bank directors and officers have nothing whatsoever to do with their decision.

A majority of the scholarships are granted to worthy young people from Northern California. However, they are available to students all over the world . . . some have qualified from foreign lands and other parts of our own country.

The scholastic rating of Santa Rosa Junior College has placed it among the most outstanding Junior Colleges in California. Exchange Bank is mighty proud to be a part of its fine educational program!



